

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**



## CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/07/2007.
- 2) The case was confirmed on 02/07/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/02/2009.
- 5) The case was dismissed on 03/19/2009.
- 6) Number of months from filing to the last payment: 12
- 7) Number of months case was pending: 19
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 37,062.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 12,011.66
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 12,011.66</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 525.55
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 938.01
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 1,463.56**

Attorney fees paid and disclosed by debtor **\$ 148.50**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WELLS FARGO BANK	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	1,700.00	16,842.41	16,842.41	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	4,518.94	4,518.94	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,910.00	2,910.71	2,910.71	.00	.00
OCWEN FEDERAL BANK	SECURED	144,099.00	143,961.14	.00	.00	.00
OCWEN FEDERAL BANK	SECURED	NA	2,861.30	2,861.30	.00	.00
FIFTH THIRD BANK	SECURED	25,000.00	33,042.97	32,603.00	3,019.59	2,467.92
FIFTH THIRD BANK	UNSECURED	7,603.00	.00	439.97	.00	.00
GMAC	SECURED	12,215.00	10,967.41	10,967.00	3,791.61	696.14
GMAC	SECURED	688.00	.00	688.00	107.93	.00
WELLS FARGO MORTGAGE	SECURED	420,832.00	417,689.17	.00	.00	.00
WELLS FARGO MORTGAGE	SECURED	NA	.00	.00	.00	.00
AAA CHECKMATE LLC	UNSECURED	821.00	823.21	823.21	.00	.00
CAMPUS PRODUCTS AND	UNSECURED	562.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	722.00	722.35	722.35	.00	.00
CAPITAL ONE	UNSECURED	714.00	808.86	808.86	.00	.00
CHARMING SHOPPES	UNSECURED	1,329.00	1,293.11	1,293.11	.00	.00
CBE GROUP	UNSECURED	576.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	5,247.00	5,247.14	5,247.14	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,724.00	1,802.03	1,802.03	.00	.00
CITIBANK USA	UNSECURED	897.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	435.00	465.12	465.12	.00	.00
CITIFINANCIAL RETAIL	UNSECURED	7,058.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
COMMONWEALTH EDISON	UNSECURED	765.00	708.70	708.70	.00	.00
CREDIT FIRST	UNSECURED	589.00	589.53	589.53	.00	.00
CREDIT UNION 1	UNSECURED	4,948.00	5,085.98	5,085.98	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,487.00	669.58	669.58	.00	.00
DELL FINANCIAL SERVI	UNSECURED	87.00	1,276.76	1,276.76	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,289.00	2,289.11	2,289.11	.00	.00
PREMIER BANKCARD	UNSECURED	438.00	444.43	444.43	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,851.00	1,839.03	1,839.03	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,839.00	1,950.68	1,950.68	.00	.00
ECAST SETTLEMENT COR	UNSECURED	152.00	152.10	152.10	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,277.00	1,277.16	1,277.16	.00	.00
NCI	UNSECURED	1,586.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	1,318.00	NA	NA	.00	.00
MCSI/RMI	UNSECURED	65.00	100.00	100.00	.00	.00
ROGERS & HOLLAND	SECURED	2,193.00	2,193.10	.00	.00	.00
ECAST SETTLEMENT COR	UNSECURED	756.00	756.13	756.13	.00	.00
SAMS CLUB	UNSECURED	628.00	NA	NA	.00	.00
SIR FINANCE	UNSECURED	1,167.00	1,564.00	1,564.00	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	972.00	943.63	943.63	.00	.00
PRA RECEIVABLES MANA	UNSECURED	5,256.00	5,255.99	5,255.99	.00	.00
US ENERGY SAVINGS CO	UNSECURED	500.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	1,626.00	1,626.55	1,626.55	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	283.00	477.40	477.40	.00	.00
HSBC BANK/OCWEN LOAN	OTHER	NA	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	200.00	200.00	.00	.00
DELL FINANCIAL SERVI	SECURED	NA	200.00	.00	.00	.00
GMAC	SECURED	NA	.00	500.00	464.91	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	2,861.30	.00	.00
Debt Secured by Vehicle	44,258.00	6,919.13	3,164.06
All Other Secured	<u>500.00</u>	<u>464.91</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	47,619.30	7,384.04	3,164.06
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>16,842.41</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	16,842.41	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	46,238.20	.00	.00

**Disbursements:**

Expenses of Administration	\$ 1,463.56	
Disbursements to Creditors	\$ 10,548.10	
<b>TOTAL DISBURSEMENTS:</b>		\$ 12,011.66

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/16/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.